

- REPLACEMENT SHEET -

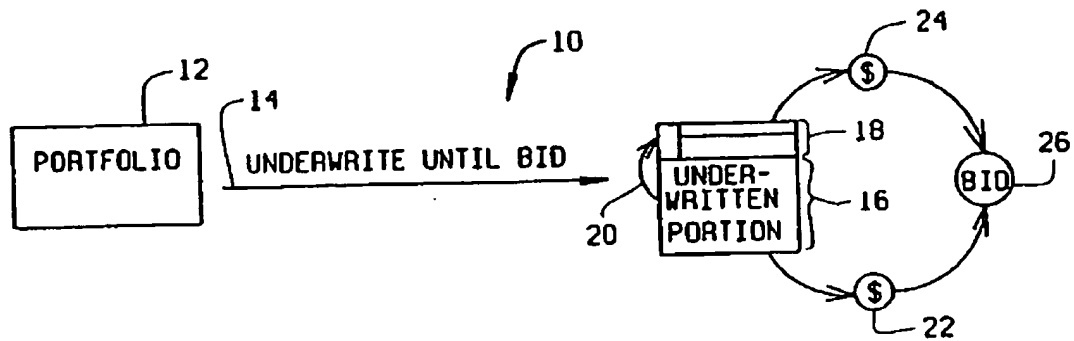
Title: METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING

Inventor(s): Johnson et al.

S/N: 09/737,037 Docket No: 85CF-00103

Atty: Daniel M. Fitzgerald; Phone: (314) 621-5070

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FIG. 1  
PRIOR ART

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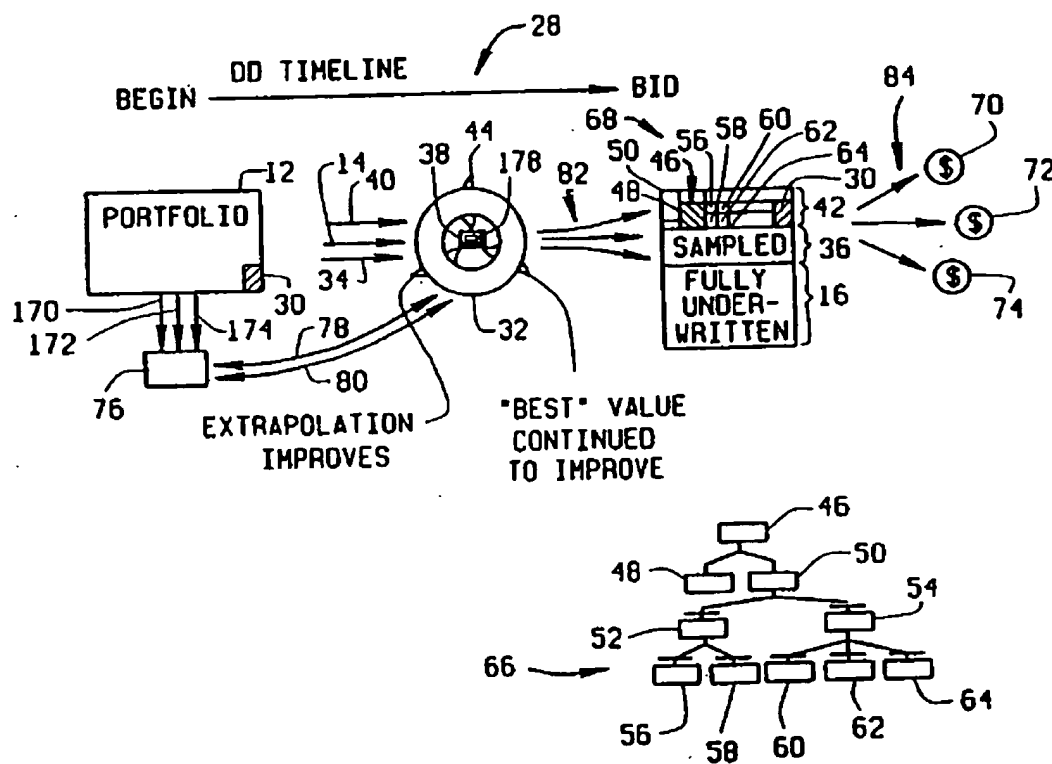


FIG. 2

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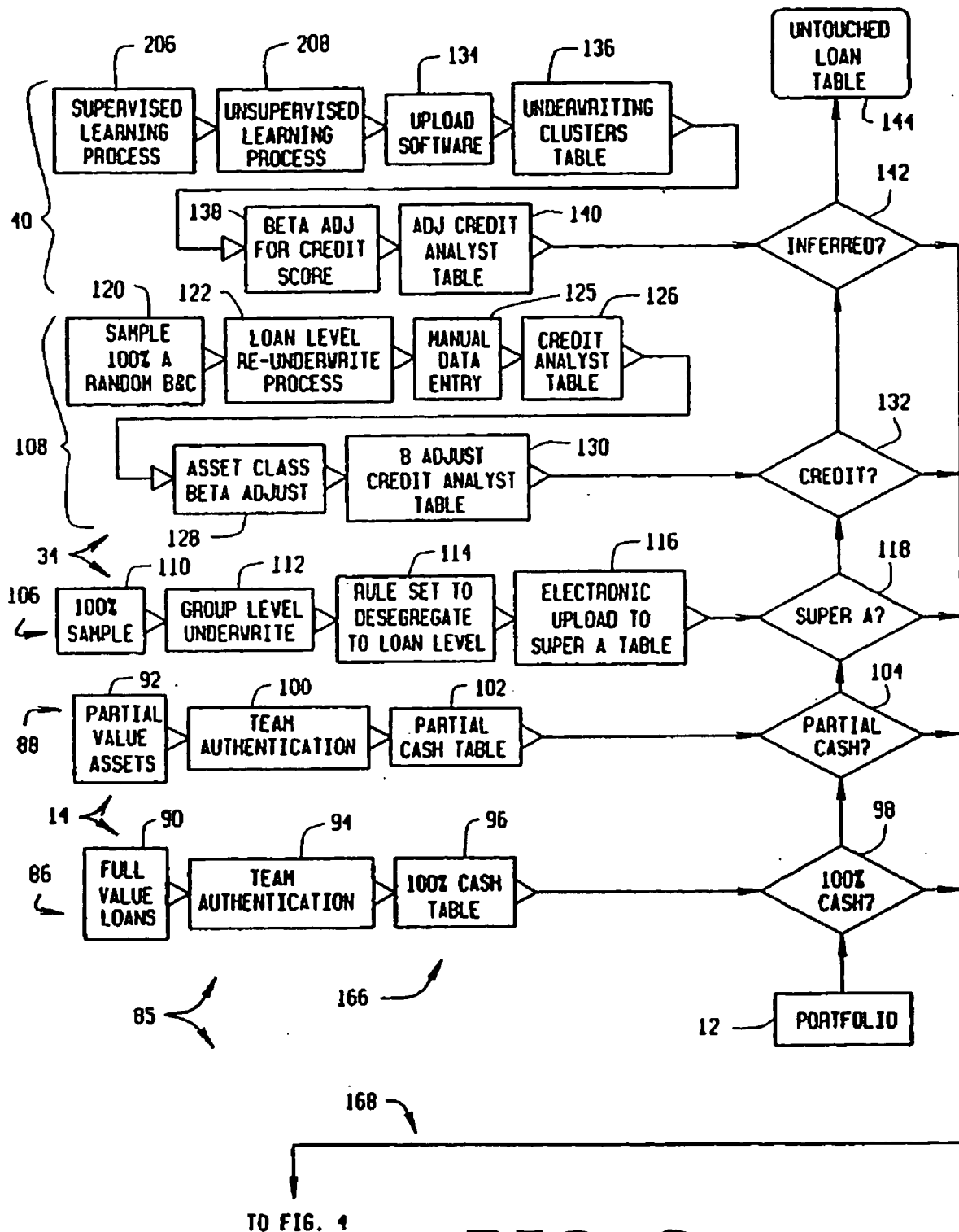


FIG. 3

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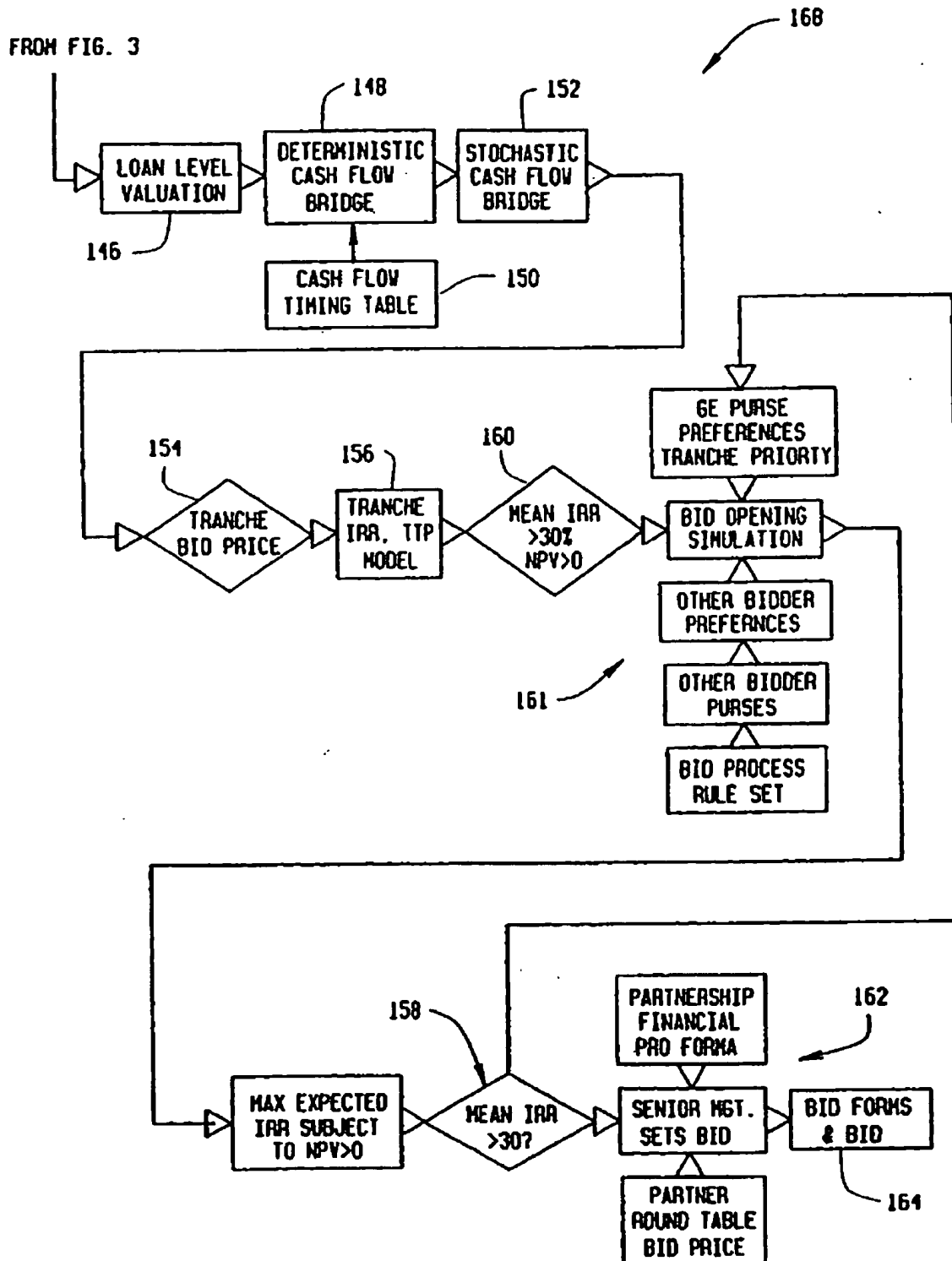
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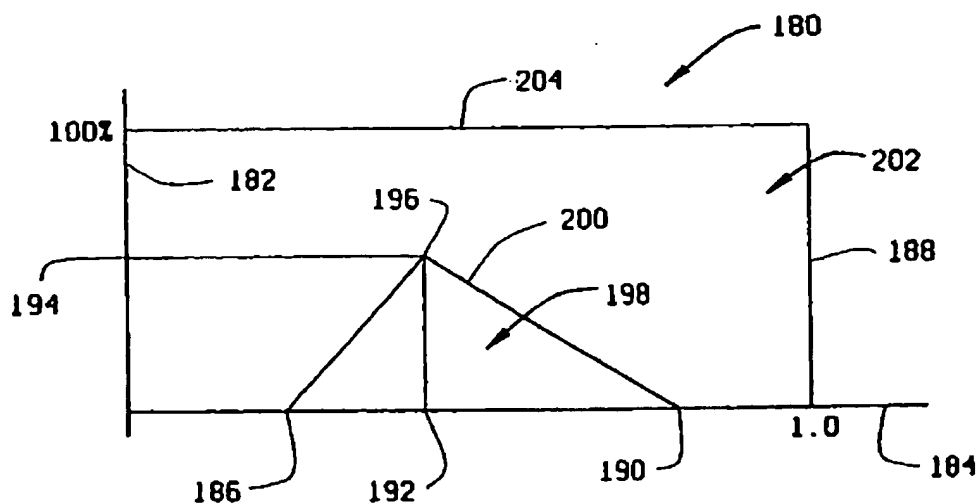


FIG. 5

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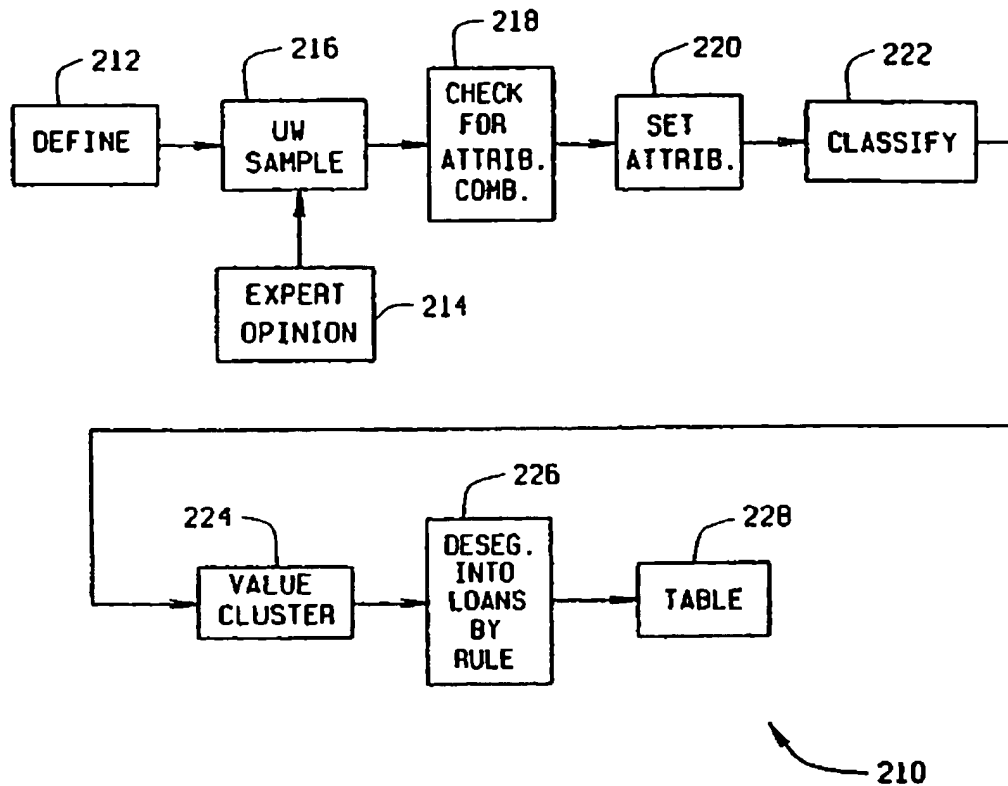


FIG. 6

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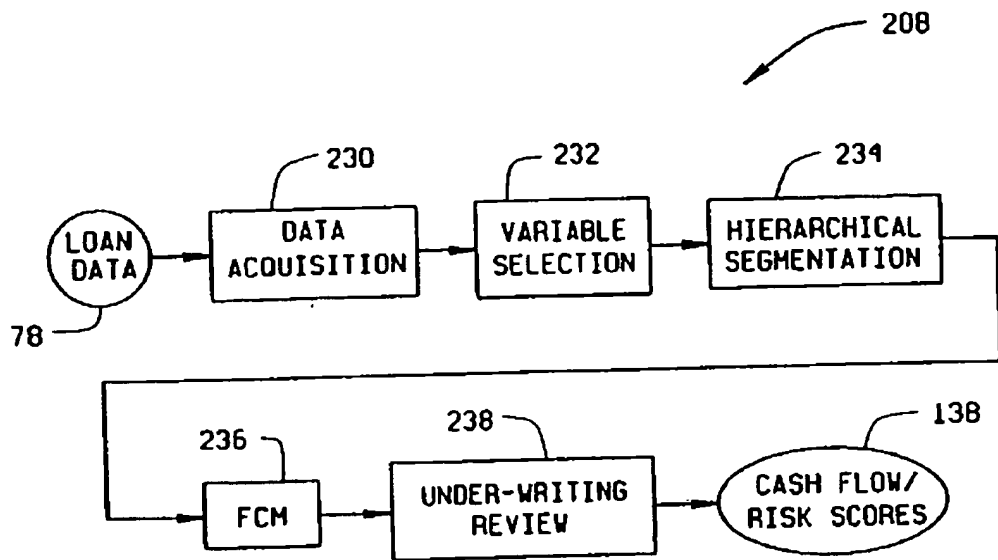


FIG. 7

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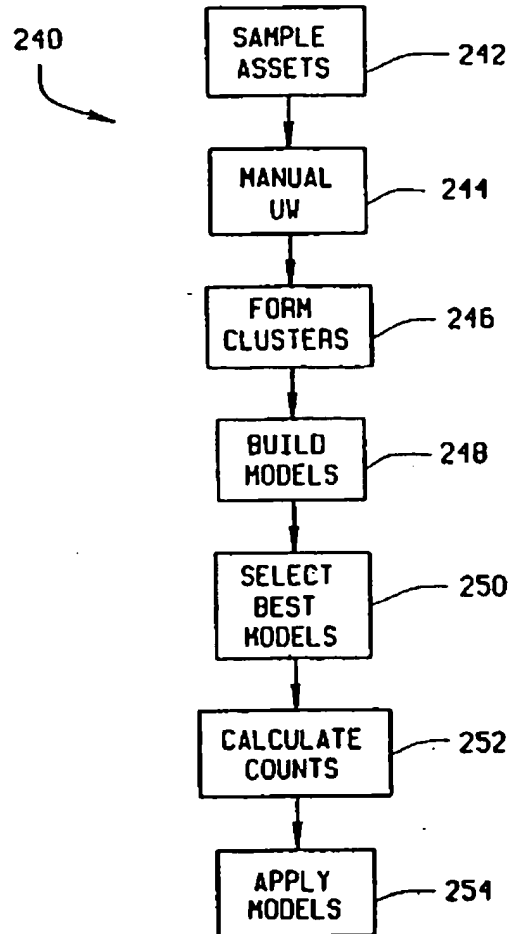


FIG. 8



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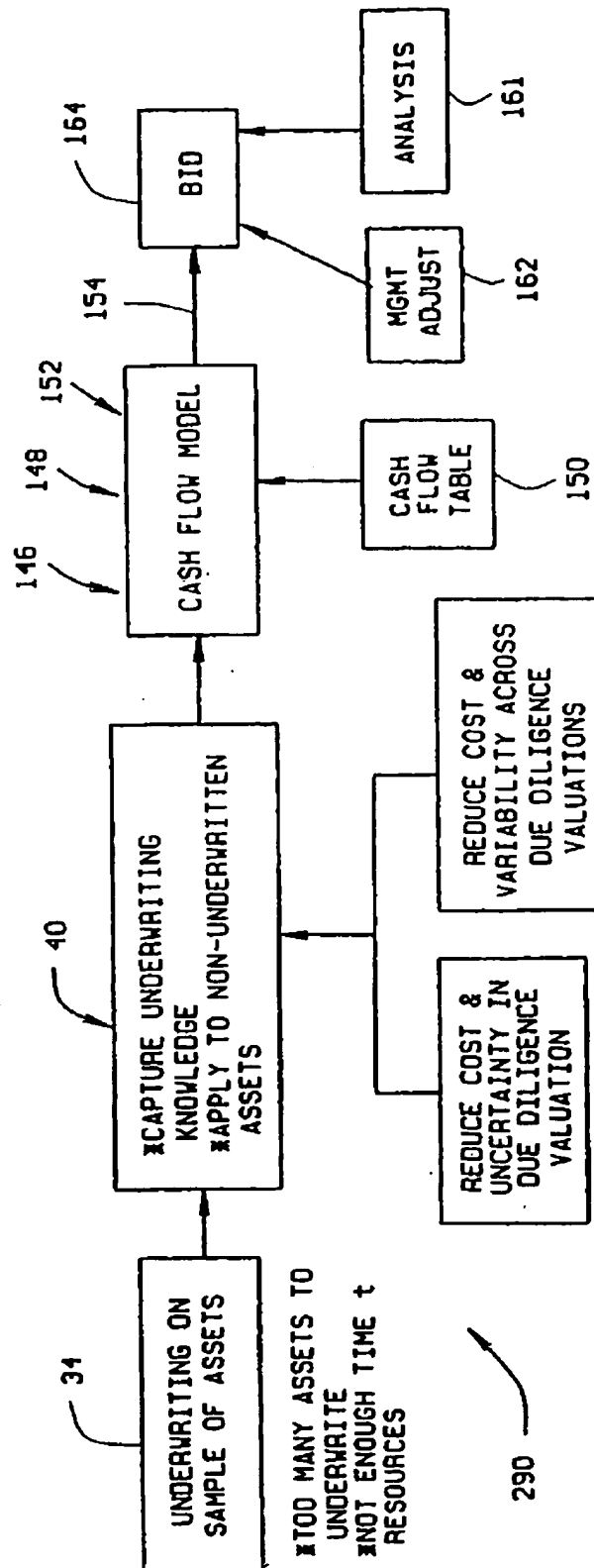
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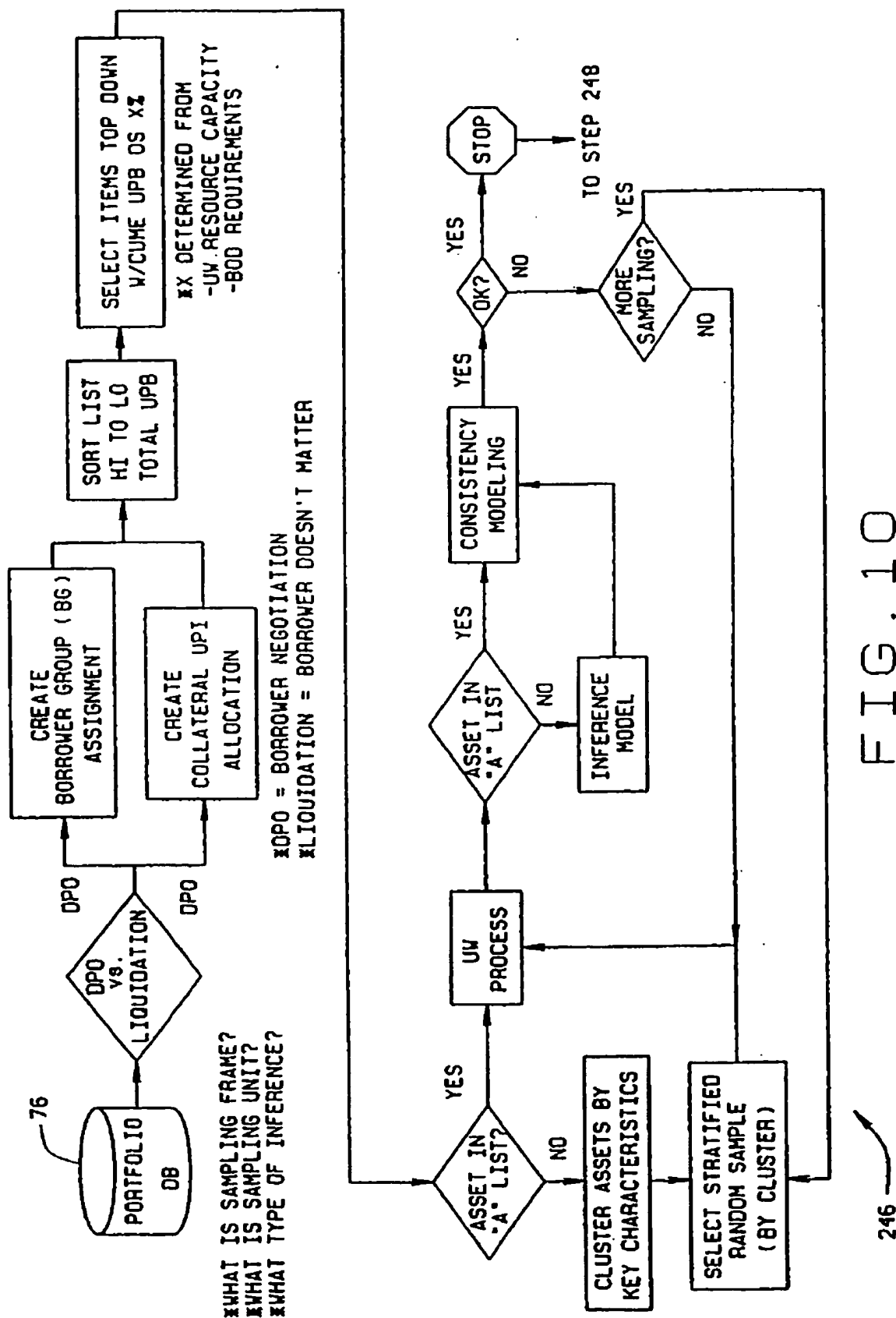
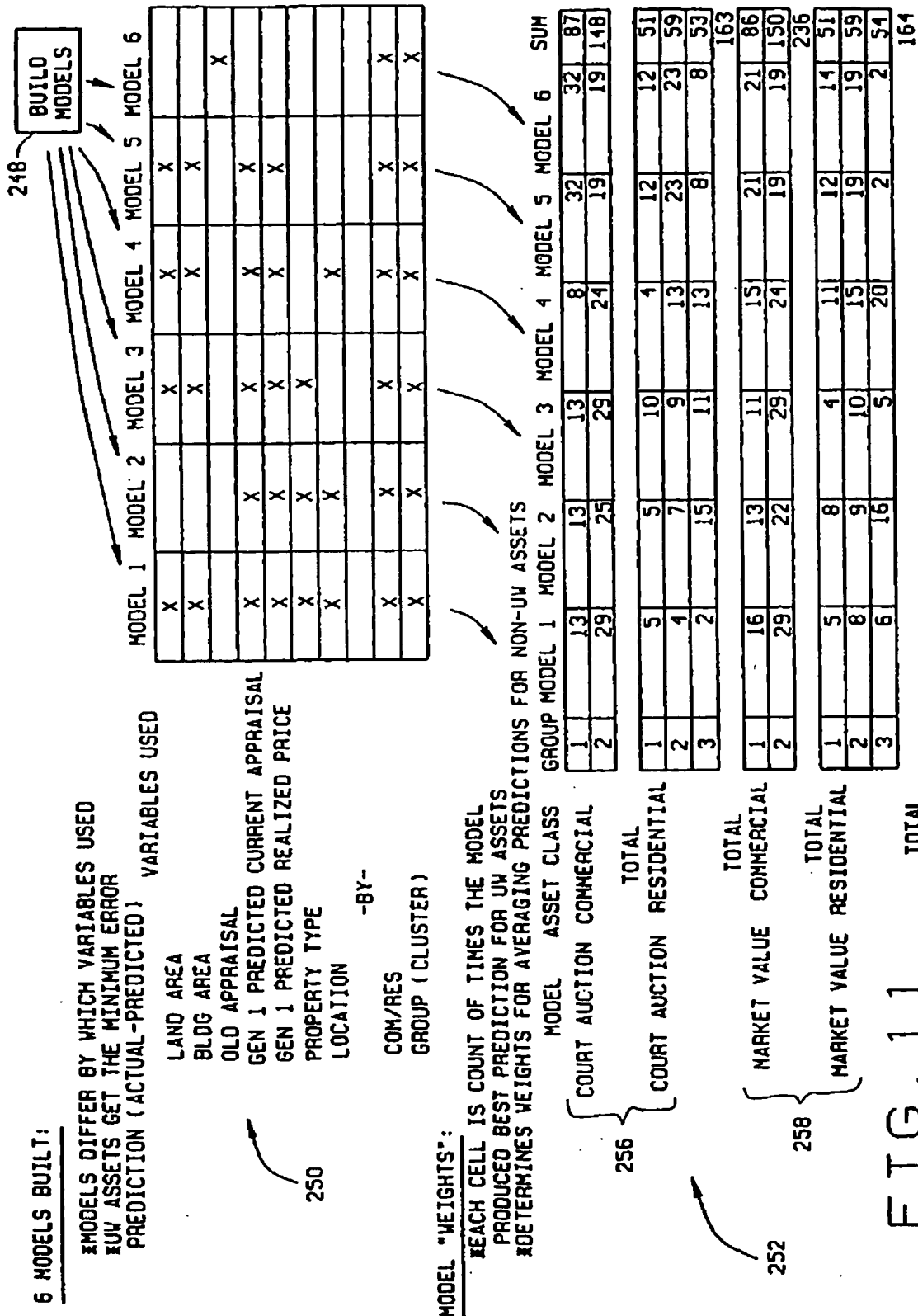


FIG. 10

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VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPaid BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

FIG. 12

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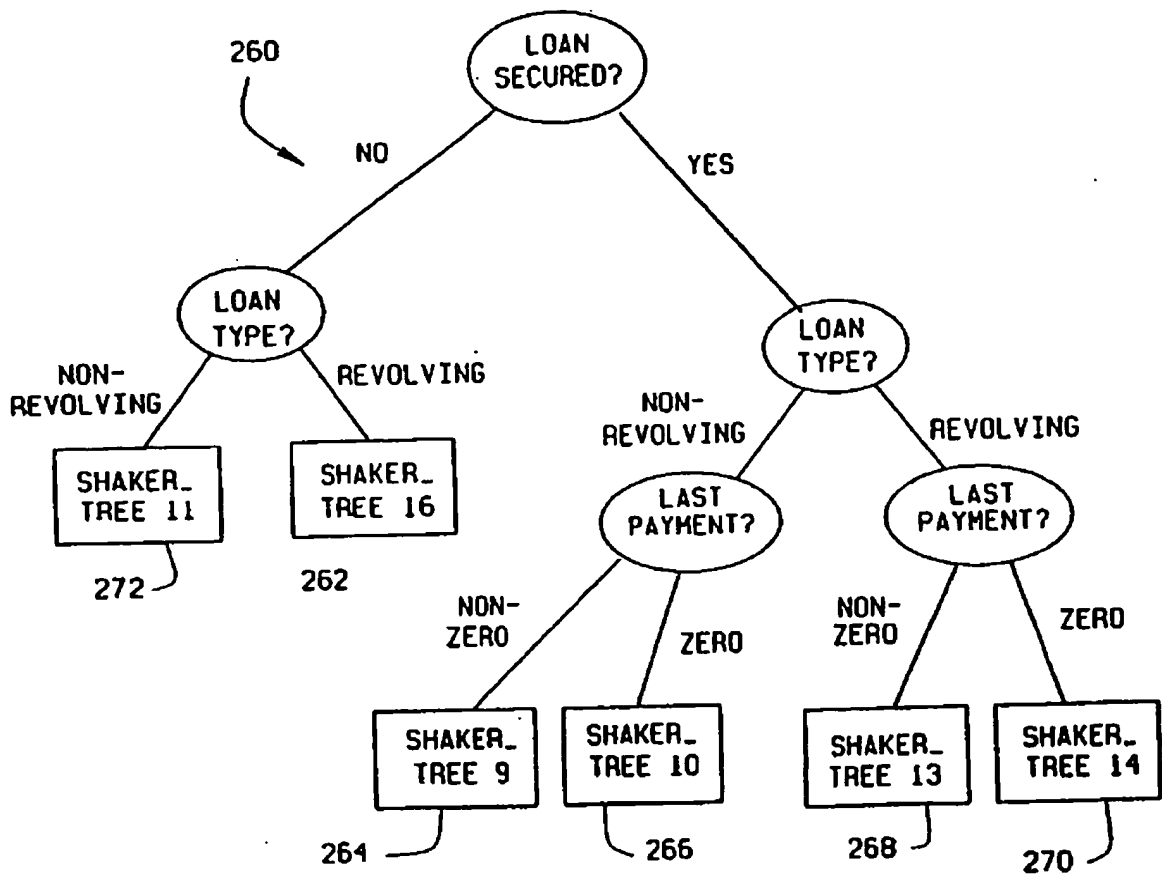


FIG. 13

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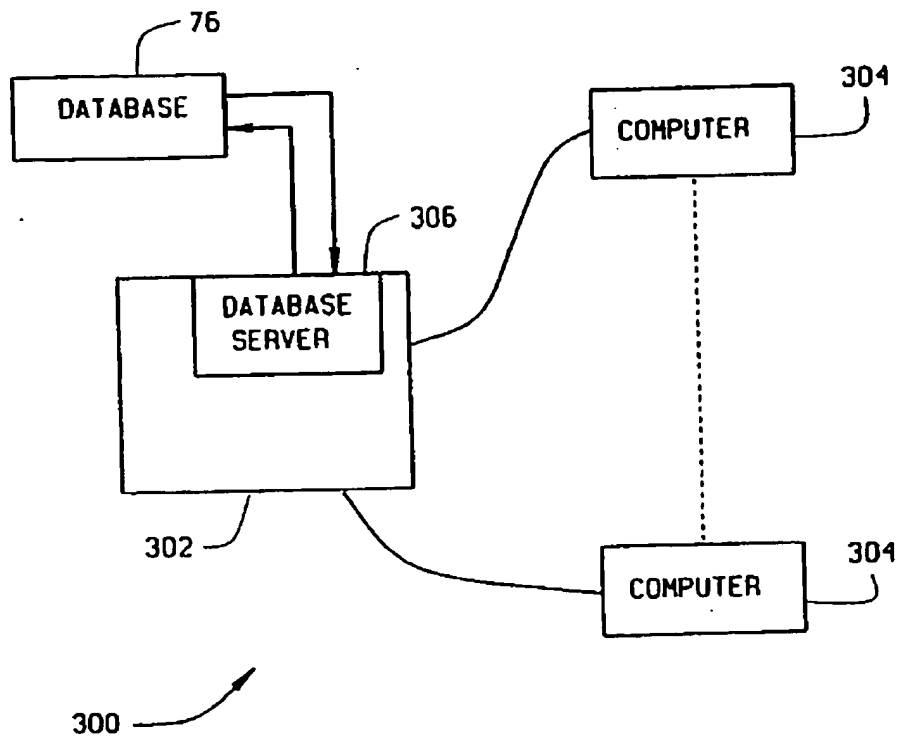


FIG. 14